



ASPIRANTE Alumni Fellowship, Inc.

# CONCEPT PAPER

**Presented to  
Dr. Antonia Pantoja  
and the  
Organizing Committee**



Inter-America Publishing Corporation



## **Juramento del Areyto**

Yo, de mi propia voluntad, me comprometo, a través de esta ceremonia de Areyto, ante estos testigos, mis hermanos y hermanas de los graduados de Aspira en mi vida personal y profesional hacia la realización de los ideales de Aspira que son los siguientes:

El apoyo y el compromiso a la comunidad Puertorriqueña y Latina, para mejorar y avanzar la posición social y económica de individuos en esta comunidad; la búsqueda de excelencia educativa en esta comunidad; la búsqueda de excelencia educativa en los campos de la literatura, las ciencias, las matemáticas, las artes y varia otras áreas que pueden ser de servicio a la comunidad Latina de la ciudad de Nueva York y donde sea que me encuentre; y finalmente la defensa de los derechos de todos los seres humanos.

A través de relaciones de hermandad y apoyo, y compromiso entre los miembros de esta asociación, ganamos el poder para completar esta tarea. Nuestro éxito siempre será dedicado generosamente a la comunidad Latina.

Sello estas palabras con la felicidad y la claridad de esta luz que simbólicamente representa para mí, la afirmación de mi inteligencia y habilidades. Nunca se extinguirá mientras viva; es una llama de conocimiento que sabré utilizar con dignidad y responsabilidad.

Acepto este clavel que simboliza la excelencia que he demostrado. Además, acepto la obligación de aspirar como Puertorriqueño/a y Latino/a a una vida espiritual y comunal de distinción y excelencia.



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## BACKGROUND

Dr. Antonia Pantoja is the founder of ASPIRA, a Puerto Rican and Latino youth leadership organization. This hugely successful endeavor has spanned several decades and spawned sites throughout the United States in cities where the Latino community is a significant percentage of the population. Given this impressive history ASPIRA has served as the incubator for thousands of Latino professionals many of who are now leaders in their respective fields.

Soon to celebrate her 80<sup>th</sup> birthday, Dr. Pantoja sustains her drive and desire to empower the Latino community. With the support of various private and public institutions, as well as that of the Puerto Rican and Latino community and many of the thousands of individuals who have graduated from ASPIRA, Dr. Pantoja has directed her energies towards the creation of the Aspirante Alumni Fellowship (AAF). Establishing the Aspirante Alumni Fellowship will help realize her goal of empowering the Puerto Rican and Latino community, not just through social services and educational programs but by providing this community with the tools to attain the financial literacy necessary to ensure their continued growth and success throughout the 21<sup>st</sup> century, as well as the means of promoting the economic development of those depressed communities that are home to many Latinos.

### *History of ASPIRA*

In 1961, Dr. Antonia Pantoja and a group of Puerto Rican educators and professionals created ASPIRA, Inc. to address the exceedingly high dropout rate and low educational attainment of Puerto Rican youth. They believed that the only way to free the Puerto Rican community from poverty and to promote its full development was by focusing on the education of young people, and developing their leadership potential, self esteem and pride in their cultural heritage, thereby ensuring that these youth would become not only productive members of

society, but leaders and developers of their own community. ASPIRA takes its name from the Spanish verb *aspirar*, "to aspire." The ASPIRA mission is stated as, *"To empower the Puerto Rican and Latino community through advocacy and the education and leadership of its youth"*

Since its formation 40 years ago, ASPIRA has grown from a small nonprofit agency in New York City to a national association with statewide Associate organizations in Connecticut, Florida, Illinois, New Jersey, New York, Pennsylvania and Puerto Rico, with its National Office in Washington, D.C. ASPIRA's 500 staff members work with over 25,000 youth and their families in over 400 schools each year to develop that potential. Since its founding, ASPIRA has provided a quarter of a million youth with the personal resources they need to remain in school and contribute to their community.

While still mainly a Puerto Rican organization, ASPIRA now reaches out to include *all* Latinos and a significant group of non-Latinos throughout the United States. Through school-based leadership ASPIRA Clubs, participants are provided with services that teach them how to develop their abilities to become effective leaders of their communities. ASPIRA provides leadership training, career and college counseling, financial aid, scholarship assistance, educational advocacy, cultural activities, and most importantly, continuing opportunities to implement community action projects.

ASPIRA had devoted most of its attention in the past towards social services and educational programs. While the organization had helped empower its community through promoting educational achievement and political participation, Dr. Pantoja believes the time has come for ASPIRA to begin developing programs that will also empower them economically and financially. This idea is intimately tied to the creation of the AAF.

### *Overview Of The AAF Effort*

Leading the effort in the development of the AAF project is Dr. Antonia Pantoja. Dr. Pantoja was born in San Juan, Puerto Rico. In 1953, as a graduate student at Columbia University, she joined a group of students and created the Hispanic Young Adult Association, which later became the Puerto Rican Association for Community Affairs (PRACA). However, her most profound contribution to the Puerto Rican community in the United States began in 1958 when she joined a group of young professionals in creating the Puerto Rican Forum, Inc., which paved the way for the establishment of ASPIRA in 1961.

Dr. Pantoja would go on to achieve many more successes throughout her career. Some of her best-known accomplishments are the establishment of the Universidad Boricua and the Puerto Rican Research and Resource Center in Washington, D.C. and the founding of the Graduate School for Community Development in San Diego, an institution that serves communities and neighborhoods throughout the nation. In 1997, Dr. Antonia received the highest honor the nation bestows on a civilian, the Presidential Medal of Freedom.

Today, Dr. Pantoja resides in New York City. Her return in 1998 was prompted by her desire to promote an endeavor devoted towards the causes of youth leadership and development, community economic development, specifically in the East Harlem (El Barrio) section of New York City, as well as that of promoting financial literacy throughout the Puerto Rican and greater Latino community. It is this desire that has prompted her to form the AAF.

The AAF has been in the making for almost two decades. Concerted efforts have been made in the past to achieve this goal but each one has failed. They involved collaboration amongst prominent ASPIRA graduates and in 1991 funding was received from a private

institution to help in its development. A preliminary list of Aspirantes was collected and forms the base of today's AAF membership list.

The Association is now at the very beginning of its planning and development stage. A core group of committed individuals and organizations have signed on to help AAF move from an ambitious concept into a viable, well-organized entity. There are a group of volunteers that constitute the heart of the AAF Planning Committee and are now meeting regularly to further develop and implement this project. Among them are Digna Sanchez, Carmen Morales, Enilda Lozada, Lillian Jimenez, Linda Silva, Melinda Sotomayor, and Dr. Antonia Pantoja.

The Puerto Rican Forum has donated office space and use of their non-profit status to help receive funds for this effort. ASPIRA of New York, New Jersey, and Pennsylvania have expressed interest in beginning the process of identifying their various pools of Aspirantes. Dr. Pantoja also has a list of well over 100 Aspirantes who have contacted her personally and expressed interest in an alumni association. All together these lists will be entered into a database.

The Rodd Group has offered its services to help develop and maintain a database of the thousands of Aspirantes that may potentially join AAF as well as devising a marketing plan to help enlist their membership. Freddie Mac has offered to provide the Association with their financial education services free of charge. This will include the development of a financial literacy curriculum for its members and providing workshops on how to generate wealth and socially responsible business activities for the community. With the commitment and hard work of these principal players, the AAF, an organization that has been almost 20 years in the making, is well posited to become a viable, operational entity in the near future.

## CONCEPT

The overarching goal of the AAF is to involve ASPIRA graduates in helping to strengthen and support the institution that helped them succeed. A primary mission of AAF will be to provide a medium by which the ASPIRA graduate can "give back" to ASPIRA by assisting those students who are currently positioned through the process.

In accomplishing this aim the AAF will also serve as a platform from which ASPIRA graduates can network, collaborate, and serve as mentors to the upcoming generation of Aspirantes. The pillars upon which the AAF will be built consist of support of ASPIRA participants, advocacy, and economic development. While remaining true to ASPIRA's goals of education and social services that help improve the lives of Puerto Rican and Latino youth, the AAF will fill the void that currently exists concerning comprehensive financial literacy and economic empowerment programming in the Puerto Rican and Latino community through a series of projects and endeavors that relate back to the ASPIRA program.

Dr. Pantoja's conceptualization of this project incorporates the following main objectives: 1) the incorporation of the Aspirante Alumni Fellowship; 2) the creation of a credit union joined to the Association; 3) obtaining certification and funding as a community development financial institution (CDFI); 4) the purchase and renovation of a multi-purpose facility to house the AAF and other individuals and organizations that provide necessary services and contribute to the economic development of the East Harlem community. Each one of these objectives is linked and supports one another in meeting the broader goals of this project, namely providing financial assistance and mentoring to current Aspirantes, while simultaneously promoting economic empowerment and community economic development.

The AAF establishes the field of membership and initial capital necessary to create the credit union. The credit union will supply a steady stream of capital to the project's efforts while providing Aspirantes with a secure place to save their money and "create wealth" for themselves in socially responsible ways, such as providing small, low-interest student loans to Aspirantes, home equity loans to their families and to ASPIRA alumni, and small business loans that will benefit the borrower as well as the community in which the business will be located. Establishing the credit union in East Harlem allows for AAF to apply for CDFI status, as this program funds community-based financial institutions with monetary assistance for projects involving underdeveloped communities. Finally, the purchase and renovation of the multi-purpose facility will provide a physical home to the AAF and to the credit union. It will also act as a magnet to attract businesses, institutions, and individuals whose very presence in El Barrio will further economic development within the community and will in turn attract others to the area.

#### ***Incorporation of the Aspirante Alumni Fellowship***

For several years now Dr. Pantoja has wanted to tap into the ever-growing community of ASPIRA graduates and develop an alumni association that would work to strengthen the ties between Aspirantes, while pooling their resources in a cooperative endeavor that creates strength in numbers, promote economic development projects, and ultimately serve to advance the next generation of ASPIRA students.

The first step towards realizing the project's goals is the incorporation of the AAF. This will initially involve incorporation of the AAF as a non-profit organization and obtaining federal tax exemption under 501(c)(4) of the Internal Revenue Code. It will also involve extensive collaborative efforts between the AAF Planning Committee and the various non- and for-profit organizations that have signed onto this project thus far. These efforts will produce the mission

statement that will guide the organization and develop the roadmap for the planning stages of this project. It will culminate in the planning and execution of a kick-off event that will unveil the project to ASPIRA alumni and the broader community and garner their financial and political support for this endeavor.

Potential members of the AAF would include ASPIRA alumni, staff and Board members past and present as well as volunteers. Its organizers will reach out through a marketing campaign to all the individuals (Aspirantes) who are graduates of the ASPIRA program nationwide. The AAF will bring together many professionals who will provide technical assistance as well as start-up capital for this ambitious venture. They will also act as liaisons to the corporate world, helping to identify those firms that might contribute funds to aid in the development of the AAF as well as working to secure this funding. A target sum of \$500,000 from alumni and corporate contributions has been put forth as a realistic, attainable amount that will allow the AAF to develop as a viable organization with the wherewithal to create a credit union.

### ***Creation of AAF Credit Union***

While many ASPIRA graduates have attained high levels of professional success, the Puerto Rican and Latino community overall is still a long way from achieving a significant level of economic empowerment within this country. This is in part due to the fact that, like many Americans, this community lacks the financial literacy necessary to help them achieve this goal. A second, equally important reason is that the Puerto Rican and Latino community do not own many institutions such as banks and investment houses that ultimately control the financial and economic destinies of the many individuals and communities within and without this nation. Through sponsoring financial literacy training programs and the creation of a credit union, the

AAF hopes to increase the level of economic empowerment within the Puerto Rican and Latino community.

The AAF Credit Union is envisioned as a financial institution that will be run by and for Aspirantes. It will offer them a secure place to save their money while offering small, low-interest educational loans to current Aspirantes, as well as a host of other financial services that are needed by the community but are often not provided by other institutions. The credit union builds upon the AAF and its membership. The AAF works as a way to bring Aspirantes together as well as a vehicle for pooling together capital in the form of donations, grants, etc. that may be used to jump-start this endeavor. Acquiring capital without the knowledge of how to manage it, however, is not enough to begin empowering a community economically. An equally important facet in the development process of the credit union is the financial literacy training that will be provided by Freddie Mac. Through promoting financial literacy amongst its members and the greater Latino community and establishing a credit union that will allow them to be both borrowers and lenders, the AAF will work towards helping the community achieve economic empowerment.

As mentioned above, Freddie Mac has offered its services to provide financial literacy workshops to AAF members. It is believed that through promoting financial literacy, members will become better informed about their money-management choices and will be better equipped to be both consumers and suppliers of capital. It will give them the tools necessary to help in the creation of the AAF credit union.

The AAF credit union is envisioned as a means of providing Aspirantes with loans, including small educational loans for current ASPIRA students, a secure institution in which to save their money, and a vehicle for educating them on the importance of learning about credit,

investments, savings building financial institutions and the socially responsible means of using financial resources. All of the above will ultimately lead in Aspirantes becoming better informed about the necessity of using income to create community wealth.

In order to develop a credit union, it is understood that the trust and financial backing of potential AAF members must be secured before its establishment. The initial steps involved in applying for FCU designation, will also provide potential members with the information they need in order to make an informed decision about their willingness to participate in such an endeavor.

The first step in starting the FCU is contacting the National Credit Union Association's (NCUA) regional office in Albany. This office administers the process for submitting a charter application for the establishment of a credit union, which includes a description of the field of membership. AAF will require the guidance of NCUA in getting its FCU started and the technical assistance of an "organizer" who has expertise in this field to process the application and serve as liaison with NCUA. The selected organizer in this effort will submit wording for the proposed field of membership to NCUA early in the application process for written preliminary approval. At this point, it is believed that AAF will apply as a single associational credit union. This means that the credit union will serve a single associational sponsor namely the membership of the AAF.

Once the field of membership has been given preliminary approval, the organizer should conduct an organizational meeting in which seven to ten persons will be elected to serve as "subscribers." These subscribers should locate willing individuals capable of serving on the board of directors, credit committee, supervisory committee and as chief operating officer/manager of the proposed credit union. Subsequent organizational meetings should be held

to discuss the progress of the charter investigation, to announce the proposed slate of officials, and to respond to any questions posed at these meetings. If NCUA approves the charter application, the subscribers, as their final duty, will elect the board of directors of the proposed federal credit union. The new board of directors will then appoint the supervisory committee.

Before NCUA will charter a credit union, a business plan based on realistic and supportable projections and assumptions must be submitted. The business plan should contain, at a minimum, the following elements: mission statement; analysis of market conditions, including, if applicable, geographic, demographic, employment, income, housing, and other economic data; identify any over-lapped credit unions; evidence of member support; goals for shares, loans, and for number of members; financial services needed/desired; financial services to be provided to members of all segments within the field of membership; how/when services are to be implemented; organizational management plan addressing qualification and planned training of officials/employees; continuity plan for directors, committee members and management staff; operating facilities, to include office space/equipment and supplies, safeguarding of assets, insurance coverage, etc.; type of record keeping and data processing system; detailed semi-annual pro forma financial statements (balance sheet, income and expense projections) for 1st and 2nd year, including assumptions - e.g., loan and dividend rates; plans for operating independently; written policies (shares, lending, investments, funds management, capital accumulation, dividends, collections, etc.); source of funds to pay expenses during initial months of operation, including any subsidies, assistance, etc.; and terms or conditions of such resources; and evidence of sponsor commitment (or other source of support), if subsidies are critical to success of the federal credit union.

### ***CDFI Certification and Funding***

Building upon the AAF credit union, a request will be made to the U.S. Dept. of the Treasury for federal funds in the form of a Community Development Financial Institutions (CDFI) Program grant to the U.S. Department of the Treasury. This program funds community-based financial institutions with monetary assistance for projects involving underdeveloped communities.

The CDFI grant would provide up to \$200,000 for technical and financial assistance. The technical assistance (TA) portion of the grant covers a maximum of \$50,000 while the financial assistance can go up to \$150,000 and must be matched on a 1 to 1 basis with non-federal funds. Therefore, the financial support that is projected from the AAF membership and its backing from other financial institutions in the East Harlem area are intimately tied to the CDFI application in that they will provide the matching funds needed for this grant. If successful, these funds may be used for capitalization, operational expenses, and TA needs.

Included in the process of applying for a CDFI grant is the requirement to prepare a comprehensive 5-year business plan. This business plan is very similar to that needed for the FCU application. However, the CDFI application is much more detailed than that to establish an FCU. It includes a 5-year activities level chart, a loan portfolio quality chart, a matching funds summary chart, and a community development impact chart that details activities that the AAF has been involved in and how they positively impact the community. The target community is that of El Barrio, a neighborhood that is legendary within and without the Latino community as one of the epicenters of Latino arts and culture and rich with the history of Puerto Rican and Latino immigration to America.

### ***Purchase of Multi-Purpose Facility***

The AAF project will also support the purchase and renovation of a building in El Barrio for the purpose of housing AAF and its credit union and attracting Latino businesses, individuals and cultural organizations and providing them with the space and support they need to function. It is thought that by filling a previously vacant space located at the center of El Barrio with organizations and institutions that reflect the most positive aspects of the community -- other businesses, artists, and higher-income residents may be attracted to the area as well. In short, this multi-purpose building would serve as a magnet, attracting those sectors of the New York economy that might best promote community economic development in El Barrio. Through the plan to develop one of the cultural meccas of the Puerto Rican and Latino community, AAF will also help foster self-esteem and cultural pride within its youth, two of the objectives behind ASPIRA's founding philosophy.

A building has been identified and negotiations are currently underway. Dr. Pantoja has also secured the support of organizations and individuals who are willing to inhabit the space once the site is secured.

### **GEOGRAPHIC LOCATION**

East Harlem is a neighborhood that has welcomed countless thousands of Puerto Ricans and increasingly Mexican and Dominican immigrants to the city. The neighborhood is world-famous for its Latin-American culture and music. 110th Street was recently renamed for Tito Puente. East Harlem, or El Barrio as it is commonly called, is home to some well-known cultural institutions, the most noted being those of El Museo del Barrio and the Museum of the City of New York. Yet while El Barrio has inspired some of the greatest Latino music in the world, there are no nightclubs in the area. And while food is one of the greatest expressions of

culture and ethnicity there are few restaurants. Approximately 60% of its population is Latino with the next largest population being that of African-Americans at almost 24%. The median income of El Barrio is approximately \$30,000, which ranks it as one of the ten lowest income areas in the City. The unemployment rate stands at about 15%. One major concern in the area is health issues, since the district has some of the highest rates of HIV infection and asthma in the city. Housing is also an issue since 40% of the area's population lives in public housing, and the area is plagued by abandoned property and absentee landlords.

Even with all of its problems, El Barrio has begun attracting new residents in the past few years. Its proximity to the business district, its lower rents, and its cultural richness make El Barrio an attractive alternative to New Yorkers who wish to remain on the island of Manhattan. While this migration may have positive effects on the development of the community, some fear that unchecked gentrification may result in higher rents and force many long-time residents out of El Barrio, a good possibility when faced with the history of gentrification in areas like the Lower East Side of Manhattan and Park Slope, Brooklyn. What is needed is a plan of community development that will improve the infrastructure of El Barrio and attract businesses and higher income residents to the area while empowering the current residents of the community so that they remain secure within its confines and may help control and enjoy the benefit from any improvements to the community. The Aspirante Alumni Fellowship is one project that may fulfill this need.

## **FROM CONCEPT TO REALITY**

The overriding goal directing the AAF project is that of helping in the development and improving the chances for future success of current ASPIRA students. This will be done through organizing individuals in the Puerto Rican and Latino community for the purpose of developing

a financial instrument that engages in socially responsible activities that ultimately result in the generation of wealth for the community and its individuals. As outlined above, the planning process for AAF has begun and a host of committed individuals and organizations have signed on to the project. However, in order to broaden support, a launch event must be held that will serve both as a fundraiser and a means of disseminating information about the proposed project to those individuals who might be most interested in the successful completion of this project.

This core group has been identified as all Board members of the ASPIRA affiliates, staff and volunteers who are or have been part of ASPIRA, ASPIRA alumni who have already expressed an interest in the creation and funding of an AAF, and leaders and representatives of nonprofit and for-profit entities who have also exhibited willingness to aid in the development of this project.

A launch event is scheduled for Friday, October 19. It will be a joint belated birthday party celebrating Dr. Pantoja's 80<sup>th</sup> birthday as well as the unveiling of the AAF project to a select group of potential members and founders. Four sponsors for this event have already been identified. They are Con Edison, United Way of New York City, the National Puerto Rican Forum, and Chase Manhattan JP Morgan.

The AAF Planning Committee is developing an agenda for the event. It is envisioned as an event that provides a celebratory atmosphere while also informing and attracting those in attendance about and to the AAF concept. Dr. Pantoja has stated that as a means of garnering funds for the effort, she will ask those attending who wish to give her birthday gifts to instead give donations to AAF.

It is anticipated that this event will provide AAF with a pool of membership and capital significant enough to go forward with its planning and development process. The AAF

Phila Schoolteacher

- N.J. 21st. School Teacher  
USPA (United States  
Academy of Professional  
Education) /

Personal Self Sufficiency

1983 went abroad & left

17, building in basement

come 1992 1/2

biological - marginal &  
"ground 16"

Visto Oliver - Brown College

Frank Perry

worked for 1 year - 7 yrs

Planning Committee is working diligently to devise a workplan and a time line to aid in the evolution of the Association from a visionary concept to its establishment as one of the most influential and effective youth development, economic empowerment, and community economic development organizations serving the Puerto Rican and Latino community. With their hard work, the great need for an organization of this kind within this community, and the leadership of one of the nation's most creative, respected women, the success of this endeavor is both necessary and assured.

Ju's alone

morningide heights

Along my servants

he met Tony

she said  
you know you should come work w/ us

He was intrigued

she was mentor to him + to his  
family. Notion you can develop  
leadership.

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members of credit union

Pablo Figueroa film maker

Ju's Reyes 1982 -

Aspiras America

working on 5 of the crew

Philo

Comunismo Nacional

No Aspiras Alt Federato

- 1983 - Propmt's was the issue

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# **LATINO EDUCATIONAL MEDIA CENTER**

## **HISTORY**

Incorporated as a not for profit in 1983, The Latino Educational Media Center produces and distributes educational media through all viable electronic technology on issues by and about the diverse and complex Latino communities in the United States. The primary focus of its early development will be to document the contributions of Latinos to the life of New York City and as such, Puerto Ricans, the largest and oldest Latino group in New York City is source of much historical material.

## **MISSION**

The Mission of the Latino Educational Media Center is to produce and distribute educational media materials in all technology and promote Latino media arts in order to represent the full spectrum and dynamic reality of Latinos in the United States, and to offer Latinos opportunities in media through a wide array of programs.

## **PROGRAMMATIC ACTIVITY**

In this first phase of organizational development, The Latino Educational Media Center (LEMC) will concentrate on documenting the contributions of Puerto Ricans to the life of the city of New York and the nation as a whole. As the largest Latino ethnic group in New York City and other East coast cities, Puerto Ricans, naturalized citizens of the United States since 1917, have a rich unrecognized history of contributions to the development and growth of New York City. In addition to Mexican Americans, Puerto Ricans are the most stereotyped Latino group in popular culture. In New York City, many of the achievements of newly arrived Latino groups are predicated on the foundation built by the extensive Puerto Rican community in all the boroughs.

Programmatic activity includes the expansion and interpretation of a collection of individual and group oral histories (video taped) of Puerto Rican leaders in New York during the institution-building period of the 1950's to the present; the pre production of a long form documentary on the life and work of Dr. Antonia Pantoja within the Puerto Rican community from the 1950's to the present; a book on the development of Aspira, the premiere educational organization founded by Dr. Pantoja and other Puerto Ricans in New York in 1961, and other educational media materials. In addition to the research, production and distribution of educational and entertaining media products, the Center will engage in appropriate training in media literacy, and creation of an interactive web site with educational information on Puerto Rican and Latino media issues. Expansion of the Oral History collection will occur with a concentration on business, health, education, media, gay and lesbian leadership and radical politics.